



Order Filed on April 17, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

23-02639 BKOBJ04
BROCK & SCOTT, PLLC
302 Fellowship Rd, Suite 130
Mount Laurel, NJ 08054
(844) 856-6646
Attorneys for Wilmington Savings Fund Society, FSB,
not in its individual capacity but solely as trustee of
MFA 2021-NQM2 Trust

In Re:

CHRISTIAN G MONNE

Case No: 23-10870-JKS

Hearing Date: April 11, 2024


Judge: JOHN K. SHERWOOD

Chapter: 13

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby **ORDERED**.

DATED: April 17, 2024



Honorable John K. Sherwood
United States Bankruptcy Court

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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Chapter: 13

The Consent Order pertains to the property located at 33 Graydon Terrace, Clifton, NJ 07013, mortgage account ending with "7952";

This Matter having been brought before the Court by, Jamal J Romero, Esquire, attorney for Debtor, Christian G Monne (hereinafter the "Debtor"), upon the filing of a Chapter 13 Plan, Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA 2021-NQM2 Trust (hereinafter the "Creditor") by and through its attorneys, Brock and Scott, PLLC, having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; and the Court noting the consent of the parties to the form, substance and entry of the within Order:

1. The Parties agree that this consent order shall be made part of the Confirmation Order.
2. The Debtor agrees that they shall cure the full amount of Creditor's secured Proof of Claim, which lists pre-petition arrears in the amount of \$23,876.71, via a refinance of the Property that must be completed by October 25, 2024.
3. The Debtor agrees to pay Creditor's claim for post-petition arrears in the amount of \$9,272.87 per the Order entered on February 23, 2024 via Chapter 13 Plan payments.

4. If the Debtor fails to obtain a refinance of the Property by October 25, 2024, then the Creditor may obtain an Order vacating, terminating and/or annulling the Automatic Stay as to the Property by filing, with the Bankruptcy court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the Bankruptcy Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and Debtor's attorney.

5. This Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

The undersigned hereby consent to the form,
Content and entry of the within Order:

BROCK AND SCOTT, PLLC

Wilmington Savings Fund Society, FSB, not in its
individual capacity but solely as trustee of MFA
2021-NQM2 Trust
By Its Attorney,

/s/ Matthew Fissel
Matthew Fissel, Esquire
(Bar No. 038152012)
Attorney for Creditor
BROCK & SCOTT, PLLC
3825 Forrestgate Dr.
Winston-Salem, NC 27103
Telephone: 844-856-6646
Facsimile: 704-369-0760
E-Mail: NJBKR@brockandscott.com

Dated: 04/11/2024

DEBTOR

By Their Attorney,

/s/ [Signature]
Jamal J. Romero, Esquire
Attorney for Debtor
1599 Hamburg turnpike,
Wayne, NJ 07470
Phone Number: 973-696-8391
Email: jromero@scura.com

Dated: 04/11/2024

In re:
Christian G. Monne
Debtor

Case No. 23-10870-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 18, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Christian G. Monne, 39 Graydon Terrace, Clifton, NJ 07013-3315 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2024 at the address(es) listed below:

| Name | Email Address |
|--------------------|--|
| Andrew L. Spivack | on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as trustee of MFA 20 andrew.spivack@brockandscott.com, wbecf@brockandscott.com |
| Charles G. Wohlrab | on behalf of Creditor ServiceMac LLC as Servicer for Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as trustee of MFA 2021-NQM2 Trust bkecf@friedmanvartolo.com, cwohrlab@ecf.courtdrive.com |
| David L. Stevens | on behalf of Debtor Christian G. Monne dstevens@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromer o@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;sterry@scura |
| Denise E. Carlon | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Eamonn O'Hagan | |

District/off: 0312-2

User: admin

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Date Rcvd: Apr 18, 2024

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor United States Internal Revenue Service eamonn.ohagan@usdoj.gov

Jamal J Romero

on behalf of Debtor Christian G. Monne jromero@scura.com
dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.co
m;sterry@scura.com

Marc D. Miceli

on behalf of Creditor AGSCO Corporation mmiceli@sm-lawpc.com lindsay@sm-lawpc.com

Marie-Ann Greenberg

magecf@magtrustee.com

Matthew K. Fissel

on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as trustee of MFA 20
wbef@brockandscott.com, matthew.fissel@brockandscott.com

Michael E. Holt

on behalf of Interested Party Charles M. Forman Chapter 7 Trustee for CGM & Daughters Corporation mholt@formanlaw.com,
kanema@formanlaw.com

Steven J. Mitnick

on behalf of Creditor AGSCO Corporation smitnick@sm-lawpc.com lindsay@sm-lawpc.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12